

business education for the Jersey City, NJ school system and has been the Dean of Students for 21 years.

Building upon her career successes, Ms. Bynum is a member of numerous professional organizations and the recipient of a wide array of community service awards. Always yearning to assist others, Ms. Bynum has served as a special assistant for the 10th Congressional District and is New York liaison for North Carolina A&T. This month, she will retire as cochairperson of the Cornerstone Day Care Center. I am honored to recognize her numerous and noteworthy achievements.

TRIBUTE TO GILBERT GRAY

HON. LYNN C. WOOLSEY

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, April 30, 1997

Ms. WOOLSEY. Mr. Speaker, I rise today to pay tribute to Mr. Gilbert Gray. The death of Mr. Gray on April 9, 1997, was a sad day for all of us who knew him. He will be greatly missed, both as a dedicated civil rights activist and, as a generous and caring individual.

Born to a Texas farming family, he moved to California with his wife, Alice, in 1945. When the shipyard where he was employed was closed, he worked as a janitor at night, and attended barber school and played semi-pro baseball during the day. For the next 27 years, he worked as a military barber at Bay Area bases.

When the Grays moved to Santa Rosa, CA in 1952 to raise their nine children, it was a segregated town. Mr. Gray devoted tremendous time and energy to making the community, and the country, a better place for all Americans by fighting for equal rights. After attending his first NAACP convention, where he met Martin Luther King, Jr., he cofounded the Sonoma County NAACP chapter. He coordinated numerous events to protest injustices occurring to African-Americans across the Nation. When a local saloon refused to serve African-Americans, he organized a successful sit-in to protest.

Gilbert Gray continually extended himself for the good of the community. He was instrumental in establishing the Community Baptist Church in Santa Rosa. He also was a member of the Marin City Council and very active in the northern California Democratic Party. Along with his wife, Alice, he established the Gilbert and Alice Gray Foundation, a nonprofit organization that provides funds for students who excel academically or at a vocational skill. Despite the many awards and honors he received, his proudest moments were spent telling stories about his children earning college degrees.

Mr. Speaker, it is with great sadness that I acknowledge the loss of Gilbert Gray. He was a tremendous asset to his community. The commitment Mr. Gray exhibited toward civil rights was admired by all who knew him. I extend my deepest sympathies to his wife, Alice, and their family. I, personally, will miss this wonderful man.

PERMANENT CROP LOSS EMERGENCY ASSISTANCE ACT OF 1997

HON. GARY A. CONDIT

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, April 30, 1997

Mr. CONDIT. Mr. Speaker, one of the greatest impacts to the California agricultural community was the loss to permanent crops as the result of damage from this winter's flooding. Approximately, 5,600 acres of orchards and vineyards in Stanislaus, Sacramento, Sutter, and Yuba Counties of California were completely destroyed or severely damaged. In these areas, in addition to suffering losses in this crop year, farmers will be faced with the high cost of replanting orchards and vineyards, and will have to wait years before a crop can be harvested.

In order to address this problem, I am introducing legislation today titled, "The Permanent Crop Loss Emergency Assistance Act of 1997," which would authorize USDA's Farm Service's Agency to provide assistance to affected farmers. This program will provide assistance to farmers whose orchards and vineyards have suffered mortality as a result of the 1997 floods, including removing and disposing trees, preparing the land for replanting, the cost of planting stock, and actual planting of the orchard or vineyard. The program is similar to the Tree Replacement Program contained in the 1990 farm bill. This bill contains an appropriation of \$9 million, based upon estimates by the California department of food and agriculture.

The purpose of introducing this legislation is to provide support for the inclusion of this program in the emergency supplemental appropriations bill which will provide the requisite authority and funding for this program.

INCREASING SAVINGS FOR WOMEN

HON. BILL MCCOLLUM

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, April 30, 1997

Mr. MCCOLLUM. Mr. Speaker, today I take great pride in introducing the Women's Investment and Savings Equity Act of 1997, the Wise bill. Joining me in this effort is my colleague from Washington, Ms. JENNIFER DUNN.

The old proverb "a penny saved is a penny earned" has more truth today than people realize. Savings is not only a critical part of Americans' retirement security, but our long-term economic growth depends largely on what we save today. After all, the economy cannot grow unless there's an adequate supply of capital to invest. Money saved for retirement, whether it is through savings accounts, IRA's or employer-sponsored pensions, is a primary source of private investment capital.

Unfortunately, today's punitive, complex Tax Code encourages consumption while savings and investment are generally discouraged. Low savings rates means reduced growth potential. It also means a lower quality of life when the retirement years arrive.

In an effort to stimulate savings, the Wise bill would make some much needed changes to our Tax Code as it pertains to savings for parents, especially women. Right now, many

middle-class homemakers have difficulty establishing a tax-preferred individual retirement account [IRA] if their spouse has access to an employer-sponsored pension. Furthermore, parents who take unpaid maternity or paternity leave have no way of making up pension contributions once they return to the work force. Finally, many parents realize that it may not be possible for both parents to work while raising a child. Even if both do, there may not be enough money to make pension contributions.

The lack of savings opportunities I have just described would be removed if we enacted the Wise bill. First, the bill would allow any non-working spouse to establish a tax-preferred IRA, regardless of whether the working spouse has access to an employer-sponsored pension. This would allow many middle-class people, especially women, to establish secure retirement savings accounts.

Second, the Wise bill would allow those coming off of unpaid maternity or paternity leave to make up contributions to their employer-sponsored pension, for example, 401(k), that they would have been able to make had they not been on leave. The legislation would allow the person 3 years to make up the missed contributions.

Third, the Wise bill would allow parents who do not make contributions to their pension while raising a child, regardless of whether the parent has left the work force or if they simply cannot make a contribution due to other expenses, to make up those contributions at a later date. After all, piano lessons will sometimes come before retirement savings. For example, if a parent does not make contributions for 13 years while raising a child, he or she will have 13 years to make up the contributions. The make-up contributions will be equal to the lesser of what the parent could have otherwise contributed, of 120 percent of the contribution limit minus what is being contributed that year. For example, a \$50,000 earner with a 401(k) allowing for a 5-percent deferral, \$2,500, as defined by the employer could contribute his or her normal \$2,500 plus another \$2,500 if it is a make-up year. The added \$2,500 is the lesser of the plan limit, \$2,500, or 120 percent of the legal limit, \$11,400, minus \$2,500, the contribution already being made. The legal limit of a 401(k) is \$9,500.

These reforms are needed to remove the inequities that parents, especially women, face when it comes to savings for retirement. This would clearly spur additional personal savings. More savings equals an increase in retirement income, a reduction in dependence on entitlements and much needed economic growth. For all these reasons, it is imperative that we make retirement savings more attractive and easier for parents who face unique financial strains. The Wise bill does just that. I urge my colleagues to support this needed reform.

THE CHILDREN'S HEALTH INSURANCE PROVIDES SECURITY ACT OF 1997

HON. MARION BERRY

OF ARKANSAS

IN THE HOUSE OF REPRESENTATIVES

Wednesday, April 30, 1997

Mr. BERRY. Mr. Speaker, I rise today to offer my strong support for legislation introduced today by Representative DINGELL, myself, Representative ROUKEMA and others. Our